

## STIC Database Search Number: EIC3600

To Examiner Clement GRAHAM  
Art Unit: 3691  
Thursday April 15, 2010  
Case Serial Number: 10/658844

**From:** Matthew Hogan  
**Location:** EIC3600  
KNX 2D08-B  
**Phone:** (571) 272-6674  
**Matthew.Hogan@uspto.gov**

## Search Notes

Dear Examiner GRAHAM:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, in EBSCOhost (mandatory I & PC Abstract databases) and in ProQuest (Financial Times database), as well as online. All mandatory databases for allowance were searched.

I have listed *potential* references of interest in the opening section of these search results. However, please be sure to review the entire report. There may be additional references that you find useful.

Please note that the results, after the potential references of interest, proceed through an Inventor search (which is provided without regard to priority date and in **GREEN TEXT**) and then to results in both Abstract and Full Text databases (which are more directly screened for priority date).

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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<b>(C) 2010 THOMSON REUTERS.....</b>	<b>5</b>
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## **I. Potential References of Interest**

*\* EIC-Searcher identified “potential references of interest” are selected based on the terms/concepts provided in the examiner’s search request.*

**NONE SELECTED**

## **II. Inventor Search**

### **A. Dialog**

File 349:PCT FULLTEXT 1979-2010/UB=20100408|UT=20100401  
(c) 2010 WIPO/Thomson

File 348:EUROPEAN PATENTS 1978-2010/14  
(c) 2010 European Patent Office

File 485:Accounting & Tax DB 1971-2010/Apr W1  
(c) 2010 ProQuest Info&Learning

File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker

File 268:Banking Info Source 1981-2010/Apr W1  
(c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog

File 637:Journal of Commerce 1986-2010/Apr 10  
(c) 2010 UBM Global Trade

File 608:MCT Information Svc. 1992-2010/Apr 15  
(c) 2010 MCT Information Svc.

File 15:ABI/Inform(R) 1971-2010/Apr 13  
(c) 2010 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2010/Apr 14  
(c) 2010 Gale/Cengage

File 610:Business Wire 1999-2010/Apr 15  
(c) 2010 Business Wire.

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2010/Mar 08  
(c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Apr 15  
(c) 2010 McGraw-Hill Co. Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Feb 25  
(c) 2010 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 12  
(c) 2010 Gale/Cengage

File 613:PR Newswire 1999-2010/Apr 14

(c) 2010 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 16:Gale Group PROMT(R) 1990-2010/Apr 14  
(c) 2010 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 634:San Jose Mercury Jun 1985-2010/Apr 14  
(c) 2010 San Jose Mercury News  
File 148:Gale Group Trade & Industry DB 1976-2010/Apr 14  
(c) 2010 Gale/Cengage  
File 20:Dialog Global Reporter 1997-2010/Apr 15  
(c) 2010 Dialog  
File 35:Dissertation Abs Online 1861-2010/Mar  
(c) 2010 ProQuest Info&Learning  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 65:Inside Conferences 1993-2010/Apr 13  
(c) 2010 BLDSC all rts. reserv.  
File 2:INSPEC 1898-2010/Apr W1  
(c) 2010 The IET  
File 474:New York Times Abs 1969-2010/Apr 15  
(c) 2010 The New York Times  
File 475:Wall Street Journal Abs 1973-2010/Apr 15  
(c) 2010 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb  
(c) 2010 The HW Wilson Co.  
File 256:TecTrends 1982-2010/Apr W2  
(c) 2010 Info.Sources Inc. All rights res.  
File 139:EconLit 1969-2010/Mar  
(c) 2010 American Economic Association  
File 169:Insurance Periodicals 1984-1999/Nov 15  
(c) 1999 NILS Publishing Co.  
File 347:JAPIO Dec 1976-2009/Dec(Updated 100326)  
(c) 2010 JPO & JAPIO  
File 350:Derwent WPIX 1963-2010/UD=201023  
(c) 2010 Thomson Reuters

Set        Items        Description  
S1        1816        AU=(MORALES, J? OR COWELL, JP OR MULLENEAUX, M? OR MORALES J? OR COWELL JP OR MULLENEAUX M?)  
S2        3        S1 AND (SUSPICIOUS (2W)ACTIVIT? OR SAR? ?)

2/3,K/3 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0014621593 *Drawing available*

WPI Acc no: 2004-803581/200479

Production report of suspicious activity report in financial transaction, involves checking transaction information with certain criteria to producing report

Patent Assignee: FIRST DATA CORP (FIDA)

Inventor: COWELL J E; MORALES J M; MULLENEAUX M B

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040215558	A1	20041028	US 2003465967	P	20030425	200479	B
			US 2003658844	A	20030908		

Priority Applications (no., kind, date): US 2003465967 P 20030425; US 2003658844 A 20030908

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20040215558	A1	EN	10	3	Related to Provisional US 2003465967

Production report of suspicious activity report in financial transaction, involves checking transaction information with certain criteria to producing report **Original Titles:**Systems and methods for producing suspicious activity reports in financial transactions **Inventor:** COWELL J E... ...MORALES J M... ...MULLENEAUX M B **Alerting Abstract** ...**NOVELTY** - A transaction processing device usable for purchase or redemption of money orders, travelers checks, etc., is configured to produce **suspicious activity report (SAR)**, based on certain criteria such as mandatory SAR threshold. On receiving a transaction information, it is checked using the criteria and a SAR containing the transaction information is generated, if it meets the criteria. ...**USE** - In financial transactions like purchase of money orders, travelers checks, loading of money, for smart cards, wire transfers, etc., for generating **suspicious activity reports (SAR)**, for preventing fraud, etc... ...**ADVANTAGE** - The SAR generation process is simplified... ...**DESCRIPTION OF DRAWINGS** - The figure shows a flowchart explaining the method for producing **suspicious activity reports**. **Original Publication Data** by Authority Argentina **Publication No.** Inventor name & address: Morales, John M... ...Cowell, James E... ...Mullenex, Melanie B **Original Abstracts:** A method of producing a **suspicious activity reports** includes storing configuration information at a transaction processing device. The configuration information configures the device to produce **suspicious activity reports** based on certain criteria. The method also includes receiving transaction information and determining, based on the transaction information and the certain criteria, whether a **suspicious activity report** is to be prepared. The method also includes generating a **suspicious activity report** containing at least some of the transaction information. **Claims:** What is claimed is: 1. A method of producing a **suspicious activity report**, comprising: storing configuration information at a transaction processing device, wherein the

configuration information configures the device to produce suspicious activity reports based on certain criteria; receiving transaction information; determining, based on the transaction information and the certain criteria, whether a suspicious activity report is to be prepared; and generating a suspicious activity report containing at least

?

### **III. Text Search Results from Dialog (Full Text dbs)**

#### **A. Full-Text Databases – PATENT**

**File 348:EUROPEAN PATENTS 1978-200950**

**(c) 2009 European Patent Office**

**File 349:PCT FULLTEXT 1979-2009/UB=20091210|UT=20091203**

**(c) 2009 WIPO/Thomson**

Set	Items	Description
S1	9901	SUSPICIOUS()ACTIVIT?(2N) (REPORT? ? OR FORM? ?) OR (SAR OR SAR()S) (3N) SUSPICIOUS
S2	1569	(TRANSACTION? OR DEPOSIT? OR FINANCIAL OR ACTIVIT? OR AMOUNT? OR SUM? ? OR TOTAL? ? OR INSTRUMENT? ? OR TRANSFER? OR WITHDRAWAL? OR FUNDING OR DEDUCT? OR MONEY? ? OR DOLLAR? ? OR LAUND? OR QUESTIONABLE OR WARN??? OR LEGAL OR ILLEGAL OR SUSPICION OR SUSPECT? OR MANDATORY OR SAR) (7N) (THRESHOLD? ? OR RED()FLAG? OR REDFLAG? OR MAXIMUM? OR MINIMUM? OR CRITERI? OR LEVEL? ? OR TRIGGER? ? OR MANDATORY OR SETOFF? OR CUTOFF? OR ALARM? OR BELL? ? OR WHISTLE? ?)
S3	413	(REPORT? ? OR FORM? ? OR SAR OR SAR()S OR FILL?()OUT OR PREPAR? OR PRODUC??? OR WANT??? OR SEEK??? OR FILL?()OUT OR CREAT?) (6N) (INQUIR? OR ASK??? OR QUER? OR PROMPT? OR QUESTION? ? OR (CHECK? OR SEE?) (2W) (IF OR OUT OR WHETHER) OR WONDER? ? OR FLAG? OR QUER? OR PROB??? )
S4	74	S2 (S) S3
S5	0	S4 FROM 348,349
S6	37	S4 NOT PY>2003
S7	26	RD (unique items)
S8	9	S6 (S) (MANDATORY OR COMPAR?)
S9	0	S6 (S) CONFIGUR?

## B. Full-Text Databases – NON-PATENT

File 149:TGG Health&Wellness DB(SM) 1976-2010/Feb W3  
(c) 2010 Gale/Cengage

File 444:New England Journal of Med. 1985-2010/Apr W2  
(c) 2010 Mass. Med. Soc.

File 129:PHIND(Archival) 1980-2010/Apr W2  
(c) 2010 Informa UK Ltd

File 130:PHIND(Daily & Current) 2010/Apr 15  
(c) 2010 Informa UK Ltd

File 455:Drug News & Perspectives 1992-2005/Aug  
(c) 2005 Prous Science

File 15:ABI/Inform(R) 1971-2010/Apr 13  
(c) 2010 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2010/Apr 14  
(c) 2010 Gale/Cengage

File 610:Business Wire 1999-2010/Apr 15  
(c) 2010 Business Wire.

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2010/Mar 08  
(c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Apr 15  
(c) 2010 McGraw-Hill Co. Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Feb 25  
(c) 2010 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 12  
(c) 2010 Gale/Cengage

File 613:PR Newswire 1999-2010/Apr 14  
(c) 2010 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2010/Apr 14  
(c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2010/Apr 14  
(c) 2010 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2010/Apr 14  
(c) 2010 Gale/Cengage

File 20:Dialog Global Reporter 1997-2010/Apr 15  
(c) 2010 Dialog

Set	Items	Description
S1	9901	SUSPICIOUS()ACTIVIT?(2N)(REPORT? ? OR FORM? ?) OR (SAR OR SAR()S) (3N)SUSPICIOUS
S2	1569	(TRANSACTION? OR DEPOSIT? OR FINANCIAL OR ACTIVIT? OR AMOUNT? OR SUM? ? OR TOTAL? ? OR INSTRUMENT? ? OR TRANSFER? OR WITHDRAWAL? OR FUNDING OR DEDUCT? OR MONEY? ? OR DOLLAR? ? OR LAUND? OR QUESTIONABLE OR WARN??? OR LEGAL OR ILLEGAL OR SUSPICION OR SUSPECT? OR MANDATORY OR SAR) (7N)(THRESHOLD? ? OR RED()FLAG? OR REDFLAG? OR MAXIMUM? OR MINIMUM? OR CRITERI? OR LEVEL? ? OR TRIGGER? ? OR MANDATORY OR SETOFF? OR CUTOFF? OR ALARM? OR BELL? ? OR WHISTLE? ?)
S3	413	(REPORT? ? OR FORM? ? OR SAR OR SAR()S OR FILL?()OUT OR PREPAR? OR PRODUC??? OR WANT??? OR SEEK??? OR FILL?()OUT OR CREAT?) (6N)(INQUIR? OR ASK??? OR QUER? OR PROMPT? OR QUESTION? ? OR (CHECK? OR SEE?) (2W)(IF OR OUT OR WHETHER) OR WONDER? ? OR FLAG? OR QUER? OR PROB???)
S4	74	S2 (S) S3
S5	0	S4 FROM 348,349
S6	37	S4 NOT PY>2003
S7	26	RD (unique items)
S8	9	S6 (S) (MANDATORY OR COMPAR?)
S9	0	S6 (S) CONFIGUR?

7/3,K/15 (Item 4 from file: 636)  
 DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
 (c) 2010 Gale/Cengage. All rights reserved.

**03011843 Supplier Number: 46144875 (USE FORMAT 7 FOR FULLTEXT)**

**New SAR To Be Required Starting April 1**

Thomson's International Banking Regulator , v 8 , n 6 , p N/A

Feb 12 , 1996

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 674

**Supplier Number: (USE FORMAT 7 FOR FULLTEXT)**

**Text:**

...magnetic format, and the information will be entered into a single database. The new rule also cuts the number of reports filed by raising the **mandatory** reporting **threshold** to \$5,000 from \$1,000 when a bank has identified a suspect who is not a bank insider, and to \$25,000 from \$5,000 when the suspect hasn't been identified. The rule also adds a \$5,000 reporting **threshold** when a bank **suspects** a **transaction** involves **money** laundering or a violation of the Bank Secrecy Act. This replaces a provision in the proposed rule that would have required that a transaction be...

...you don't have to tell why. Will the government prosecute the banker for not closing down the account? It's not likely. "This new **form** doesn't change that **question**, but it does give a box to check to say if you closed the account or not," said Byrne. "The risk of prosecution or

penalty...

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7/3,K/20 (Item 2 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2010 Gale/Cengage. All rights reserved.

**0020457257 Supplier Number: 109771637 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
SEC Proposes Providing Alternative Net Capital Computations for Broker-Dealers That Elect  
Status as Consolidated Supervised Entities.**

Mondaq Business Briefing , NA

Nov 5 , 2003

**Language:** English

**Record Type:** Fulltext

**Word Count:** 1643 **Line Count:** 00139

...suspicious activity, (2) the volume of suspicious activity reports or currency transaction reports is very high or very low, and (3) a customer makes cash **deposits** just under the currency **transaction** report **threshold**.

Other Item of Note

Federal Banking Agencies Request Comment on Basel Revisions

As detailed in the October 21, 2003 Alert, the Basel Committee on Banking...

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7/3,K/11 (Item 1 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

**02571352 Supplier Number: 81801158 (Use Format 7 Or 9 For FULL TEXT )  
Tracking The Terrorists -- Investigative skills and technology are being used to hunt terrorism's  
supporters.**

Chabrow, Eric

InformationWeek , 33

Jan 14 , 2002

ISSN: 8750-6874

**Language:** English **Record Type:** Fulltext

**Word Count:** 1003 **Line Count:** 00085

...ferret out unusual account activities or search for variants of certain key words in exposing irregular deeds. A system from Mantas Inc. uses algorithms that **seek out** abnormal activities in accounts, such as wire transfers where they never occurred before. "It's critical to look at every transaction in order to understand behavior" of suspected

lawbreakers, Mantas president Richard Spires says. "It's not good enough to set a **threshold** and look only at large **transactions**." The system can include the names of individuals and groups on the government's terrorist watch list. But Spires cautions, "There's no silver bullet..."

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7/3/K/13 (Item 2 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2010 Gale/Cengage. All rights reserved.

**03687345 Supplier Number: 47953419 (USE FORMAT 7 FOR FULLTEXT)**

**CASINOS NATIONWIDE ENCOURAGED' TO USE NEW NEVADA CASINO SAR**

Money Laundering Alert , v 8 , n 12 , p N/A

Sept 1 , 1997

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 804

-  
The form was developed by FinCEN to enable Nevada casinos to comply with **mandatory** suspicious **activity** reporting rules applicable only to casinos in that state. However, FinCEN "encourages" casinos and card clubs in other U.S. jurisdictions to use the new...

...by FinCEN in December 1996 but have not yet been finalized. In announcing the new form, FinCEN says it intends to issue "sometime in 1997" **mandatory** suspicious **activity** reporting regulations for non-Nevada casinos and card clubs. "(U)ntil such a rule is published..., casinos and card clubs in jurisdictions other than Nevada..."

...structuring that the casino could report as suspicious, including bribery, counterfeiting, credit card fraud and embezzlement. It also sets a new benchmark in U.S. **suspicion** reporting **criteria** by listing numerous tell-tale signs of **money** laundering that are not included in the bank SAR released by FinCEN in September 1995. They include large U.S. currency exchanges, large transactions with...

...instruments, use of multiple credit or deposit accounts, and unusual use of wire transfers. The casino SAR also goes beyond the requirements of the bank **SAR** by **asking** for the name and phone number of any law enforcement agents with whom the casino's employees have spoken concerning the activity. A key requirement...

...and Reporting Suspicious Casino Transactions and Activities" containing examples of suspicious casino activities. U.S. banks, which were promised similar guidance by FinCEN when their **mandatory** suspicious **activity** reporting duties took effect in April 1996, are still waiting for that compliance aid. The casino SAR must be filed with FinCEN at the IRS...

---

## Dialog eLink:

7/3,K/5 (Item 5 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02394605 139677901

**Show me the money laundering!**

Kelsey, Michael D

ABA Bank Compliance v23n7 pp: 28-32

Jul/Aug 2002

**ISSN: 0887-0187 Journal Code: BCP**

**Word Count: 2829**

**Text:**

...even if there is no unusual or suspicious activity in the account.

Similarly, you should see whether your cash system is able to identify single **transactions** that are just below the CTR **threshold**, and if so, look for customers who routinely keep their cash transactions below it. As with "multiple" transactions, intentionally keeping a single transaction below the reporting amount is a **SAR** event, no **questions asked**. [It should be noted, however, that some institutions may decide to contact a law enforcement agency to **see whether** the **SAR** must be filed. If an agent says "no," it has been recommended to get that advice in writing.] If you decide to look at these types of transactions, you should decide how many structured **transactions** are required to **trigger** a **SAR** (for example, a single \$9,500 cash transaction might not be a SAR event; whereas a pattern of several such transactions could require a SAR...).

---

## Dialog eLink:

7/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02705425 458266211

**The rules of fraud**

Kramer, W Michael

Risk Management v50n11 pp: 54

Nov 2003

**ISSN: 0035-5593 Journal Code: RMT**

**Word Count:** 656

**Text:**

...awareness presentation will introduce the company's antifraud and integrity programs, describe the most common schemes that affect the organization, list some of their common **red flags** and discuss how to **report** suspicious **activity**.

Proof of Fraud. Fraud examinations are often difficult, disruptive and expensive. As a rule, they often take twice as long and cost twice as much  
...

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## Dialog eLink:

7/3,K/4 (Item 4 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02496837 233991701

### **Judicial decisions**

Anderson, Teresa

Security Management v46n11 pp: 120-122

Nov 2002

**ISSN:** 0145-9406 **Journal Code:** SEM

**Word Count:** 951

**Text:**

...laundering hundreds of thousands of dollars through the bank's network. Tran's experience allowed her to launder the money without ever causing a suspicious **activity report** or raising any **red flags** with her employer.

Oki filed a lawsuit against Wells Fargo, claiming that the bank was vicariously liable for Tran's activities because she committed the...

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7/3,K/9 (Item 2 from file: 9)

DIALOG(R)File 9: Business & Industry(R)

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02778956 Supplier Number: 25293431 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Brokers' Report Rule Published**

**( Treasury Dept issues final rule requiring securities dealers to report suspicious activity by clients**

)

American Banker , v 167 , n 125 , p 10

July 01, 2002

**Document Type:** Newspaper **ISSN:** 0002-7561 ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 304 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)

**TEXT:**

...work together to find suspicious activity. For instance, if two firms are involved in the same transaction, only one will be required to file a **report** if the **transaction** raises **red flags**, he said.

Mr. Sorcher acknowledged that the securities industry did not get all the changes it wanted. "You win some, you lose some," he said...

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#### **IV. Text Search Results from Dialog (Abstract dbs)**

##### **A. Abstract Databases -- Patent**

**File 347:JAPIO Dec 1976-2009/Nov(Updated 100228)**

**(c) 2010 JPO & JAPIO**

**File 350:Derwent WPIX 1963-2010/UD=201019**

**(c) 2010 Thomson Reuters**

Set	Items	Description
S1	62	SUSPICIOUS()ACTIVIT?(2N) (REPORT? ? OR FORM? ?) OR (SAR OR SAR()S (3N)SUSPICIOUS
S2	9	(TRANSACTION? OR DEPOSIT? OR FINANCIAL OR ACTIVIT? OR AMOUNT? OR SUM? ? OR TOTAL? ? OR INSTRUMENT? ? OR TRANSFER? OR WITHDRAW? OR FUNDING OR DEDUCT? OR MONEY? ? OR DOLLAR? ? OR LAUND? OR QUESTIONABLE OR WARN??? OR LEGAL OR ILLEGAL OR SUSPICION OR SUSPECT? OR MANDATORY OR SAR OR STATUTORY) (7N) (THRESHOLD? ? OR RED()FLAG? OR REDFLAG? OR MAXIMUM? OR MINIMUM? OR CRITERI? OR LEVEL? ? OR TRIGGER? ? OR MANDATORY OR SETOFF? OR CUTOFF? OR ALARM? OR BELL? ? OR WHISTLE? ?)
S3	4	(REPORT? ? OR FORM? ? OR SAR OR SAR()S OR FILL?()OUT OR PREPAR? OR PRODUC??? OR WANT??? OR SEEK??? OR FILL?()OUT OR CREAT?) (6N) (INQUIR? OR ASK??? OR QUER? OR PROMPT? OR QUESTION? ? OR (CHECK? OR SEE?) (2W) (IF OR OUT OR WHETHER) OR WONDER? ? OR FLAG? OR QUER? OR PROB??? )
S4	62	S1 OR S2 OR S3
S5	16	S4 FROM 347,350
S6	46	S4 NOT S5
S7	7	S5 NOT AY>2003
S8	46	RD S6 (unique items)
S9	22	S8 NOT PY>2003

7/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013918593 *Drawing available*

WPI Acc no: 2004-098355/200410

XRPX Acc No: N2004-078442

**Managing method for security threat in distributed computer system, involves reporting suspicious activity to threat management agent in order to achieve coordinated response to threat**

Patent Assignee: MICROSOFT CORP (MICT)  
 Inventor: DELLA-LIBERA G M; KALER C G; SHEWCHUK J P

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040003286	A1	20040101	US 2002185008	A	20020701	200410	B
US 7373666	B2	20080513	US 2002185008	A	20020701	200834	E

Priority Applications (no., kind, date): US 2002185008 A 20020701

Patent Details

Patent Number	Kind	Lang	Pgs	Draw	Filing Notes
US 20040003286	A1	EN	21	11	

Original Publication Data by Authority Argentina **Publication No. Original Abstracts:** A method and system are provided for managing a security threat in a distributed system. A distributed element of the system detects and **reports suspicious activity** to a threat management agent. The threat management agent determines whether an attack is taking place and deploys a countermeasure to the attack when the... ... A method and system are provided for managing a security threat in a distributed system. A distributed element of the system detects and **reports suspicious activity** to a threat management agent. The threat management agent determines whether an attack is taking place and deploys a countermeasure to the attack when the...

**Dialog eLink:** [Order File History](#)

7/3,K/7 (Item 7 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013093781 Drawing available

WPI Acc no: 2003-174749/200317

Related WPI Acc No: 2004-708808

XRXPX Acc No: N2003-137636

**Marine ship tracking method involves transmitting ship data including current position, speed and track data, to remote tracking center, after comparing actual and appropriate tolerance data**

Patent Assignee: CLINE J D (CLIN-I)

Inventor: CLINE J D

		Patent Family	US 2002185008 1 country	Kind	Date	Update	Type
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020169527	A1	20021114	US 20021390793	P	20020624	200317	B
			US 20021409906	A	20020624		

US 6658349	B2	20031202	US 2002146436	A	20020514	200379	E
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Priority Applications (no., kind, date): US 2001290793 P 20010514; US 2001299902 P 20010621; US 2001301209 P 20010627; US 2001330442 P 20011017; US 2002357752 P 20020214; US 2002146436 A 20020514

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020169527	A1	EN	26	14	Related to Provisional US 2001290793
					Related to Provisional US 2001299902
					Related to Provisional US 2001301209
					Related to Provisional US 2001330442
					Related to Provisional US 2002357752

Original Publication Data by Authority Argentina **Publication No.** **Claims:** What is claimed is: 1. A method of identifying marine ships undergoing suspicious activity in predefined zones from a remote location **utilizing reports** periodically transmitted from the marine ships, comprising: defining **zones of suspicious activity** and values corresponding to each of said zones of suspicious **activity**, said values including **minimum** speed values and change in track **values**; defining appropriate ship **tolerances** corresponding to each of said zones of suspicious activity, said appropriate ship tolerances including a time tolerance, a speed tolerance and a change in track.... location utilizing reports periodically transmitted from the marine ships, comprising: defining zones of suspicious activity and values corresponding to each of said zones of suspicious **activity**, said values including **minimum** speed values and **change** in track values; defining appropriate ship tolerances corresponding to each of said zones of suspicious activity, said appropriate ship tolerances including a time tolerance, a speed tolerance and a change in track tolerance; **storing** said zones of **suspicious activity** and said appropriate ship tolerances in a database; via a remote tracking center, receiving ship data including current position data, current speed data and current...

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## B. Abstract Databases – NON-PATENT

File 35:Dissertation Abs Online 1861-2010/Mar  
(c) 2010 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage

File 65:Inside Conferences 1993-2010/Apr 13  
(c) 2010 BLDSC all rts. reserv.

File 2:INSPEC 1898-2010/Apr W1  
(c) 2010 The IET

File 474:New York Times Abs 1969-2010/Apr 15  
(c) 2010 The New York Times

File 475:Wall Street Journal Abs 1973-2010/Apr 15  
(c) 2010 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb  
(c) 2010 The HW Wilson Co.

File 256:TecTrends 1982-2010/Apr W2  
(c) 2010 Info.Sources Inc. All rights res.

File 5:Biosis Previews(R) 1926-2010/Apr W2  
(c) 2010 The Thomson Corporation

File 73:EMBASE 1974-2010/Apr 15  
(c) 2010 Elsevier B.V.

File 155:MEDLINE(R) 1950-2010/Apr 14  
(c) format only 2010 Dialog

File 34:SciSearch(R) Cited Ref Sci 1990-2010/Apr W1  
(c) 2010 The Thomson Corp

File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp

File 74:Int.Pharm.Abs 1970-2010/Dec B1  
(c) 2010 The Thomson Corporation

File 42:Pharm. News Index 1974-2010/Apr W2  
(c) 2010 ProQuest Info&Learning

Set	Items	Description
S1	62	SUSPICIOUS()ACTIVIT?(2N) (REPORT? ? OR FORM? ?) OR (SAR OR SAR()S) (3N) SUSPICIOUS
S2	9	(TRANSACTION? OR DEPOSIT? OR FINANCIAL OR ACTIVIT? OR AMOUNT? OR SUM? ? OR TOTAL? ? OR INSTRUMENT? ? OR TRANSFER? OR WITHDRAW? OR FUNDING OR DEDUCT? OR MONEY? ? OR DOLLAR? ? OR LAUND? OR QUESTIONABLE OR WARN??? OR LEGAL OR ILLEGAL OR SUSPICION OR SUSPECT? OR MANDATORY OR SAR OR STATUTORY) (7N) (THRESHOLD? ? OR RED() FLAG? OR REDFLAG? OR MAXIMUM? OR MINIMUM? OR

CRITERI? OR LEVEL? ? OR TRIGGER? ? OR MANDATORY OR SETOFF? OR CUTOFF? OR ALARM? OR BELL? ? OR WHISTLE? ?)

S3 4 (REPORT? ? OR FORM? ? OR SAR OR SAR()S OR FILL?()OUT OR PREPAR? OR PRODUC??? OR WANT??? OR SEEK??? OR FILL?()OUT OR CREAT?) (6N) (INQUIR? OR ASK??? OR QUER? OR PROMPT? OR QUESTION? ? OR (CHECK? OR SEE?) (2W) (IF OR OUT OR WHETHER) OR WONDER? ? OR FLAG? OR QUER? OR PROB???)

S4	62	S1 OR S2 OR S3
S5	16	S4 FROM 347,350
S6	46	S4 NOT S5
S7	7	S5 NOT AY>2003
S8	46	RD S6 (unique items)
S9	22	S8 NOT PY>2003

9/5,K/1 (Item 1 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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01827838 ORDER NO: AADAA-I1404026

**The evolution of the Bank Secrecy Act and its application in the banking industry: Issues and problems in the regulatory reporting of financial crimes**

**Author:** Melofsky, Robert C.

**Degree:** M.A.

**Year:** 2001

**Corporate Source/Institution:** The University of Texas at Arlington ( 2502 )

Supervisor: Robert L. Bing

**Source:** Volume 39/05 of MASTERS ABSTRACTS. of Dissertations Abstracts International.

PAGE 1330 . 78 PAGES

**Descriptors:** SOCIOLOGY, CRIMINOLOGY AND PENOLOGY ; BUSINESS ADMINISTRATION, BANKING ; LAW

**Descriptor Codes:** 0627; 0770; 0398

**ISBN:** 0-493-19223-9

Beginning with the passage of the Bank Secrecy Act (BSA) in 1970, financial institutions have been the focus of a series of regulatory efforts aimed at restricting the use of banks to disguise the proceeds of illegal activity. The most recent efforts appeared in the **form** of the **Suspicious Activity** Reporting System or SARS.

The primary goal of this paper is to assess the success of SARS in referring criminal cases to law enforcement agencies through a study of **Suspicious Activity Reports** completed by two financial institutions. The assessment is achieved through a review of information obtained from a sample of SARs supported by a search of related criminal records. Another goal is to provide descriptive data regarding financial crimes and their perpetrators using the same sample. This data is analyzed to identify common characteristics found in criminal cases that are successfully prosecuted in the courts.

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The primary goal of this paper is to assess the success of SARS in referring criminal cases to law enforcement agencies through a study of **Suspicious Activity Reports** completed by two financial institutions. The assessment is achieved through a review of information obtained from a sample of SARs supported by a search of...

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## Dialog eLink:

9/5,K/6 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

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08734488

**Title:** Patriot games [USA PATRIOT Act compliance]

**Author(s):** Decovny, S.

**Journal:** Banking Technology , vol.20 , no.2 , pp.20-1

**Publisher:** IBC Business Publishing

**Country of Publication:** UK

**Publication Date:** March 2003

**ISSN:** 0266-0865

**SICI:** 0266-0865(200303)20:2L.20:PGPC;1-L

**CODEN:** BATEEM

**Language:** English

**Document Type:** Journal Paper (JP)

**Treatment:** Practical (P)

**Abstract:** US banks are trying to get to grips with anti-terrorism legislation ushered in after the September 11<sup>th</sup> terrorist attacks. They must verify the identity of their customers at account opening, and **report suspicious activities**. The aim is to detect money-laundering. Without good IT systems, this has been found to be an impossible task. Suitable systems are briefly considered

**Subfile(s):** D (Information Technology for Business); E (Mechanical & Production Engineering)

**Descriptors:** banking; legislation; security of data

**Identifiers:** USA PATRIOT Act 2001; US banks; anti-terrorism legislation; customer identity verification; suspicious activity reporting; money-laundering detection; IT systems

**Classification Codes:** D2050E (IT in banking); D1060 (Security aspects of IT); D1050 (Legal requirements of IT); E0410F (Business applications of IT )

**INSPEC Update Issue:** 2003-037

**Copyright:** 2003, IEE

**Abstract:** ... grips with anti-terrorism legislation ushered in after the September 11th terrorist attacks. They must verify the identity of their customers at account opening, and **report suspicious activities**. The aim is to detect money-laundering. Without good IT systems, this has been found to be an impossible task. Suitable systems are briefly considered

9/5,K/20 (Item 2 from file: 475)  
DIALOG(R)File 475: Wall Street Journal Abs  
(c) 2010 The New York Times. All rights reserved.

08114912 **NYT Sequence Number:** 000000011012

**COMMERCIAL BANK OF NEW YORK**

Wall Street Journal , Col. 6 , Pg. 13 , Sec. C

Friday October 12 2001

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

**Abstract:**

Commercial Bank of New York agrees to pay \$5 million to New York authorities for allegedly failing to have proper mechanisms in place to **report suspicious activity (S)**

**Company Names:** COMMERCIAL BANK OF NEW YORK

**Descriptors:** FINES (PENALTIES)

**Abstract:**

Commercial Bank of New York agrees to pay \$5 million to New York authorities for allegedly failing to have proper mechanisms in place to **report suspicious activity (S)**

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9/5,K/17 (Item 11 from file: 474)

DIALOG(R)File 474: New York Times Abs

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04553412 **NYT Sequence Number:** 253019850415

**(Army counterintelligence official Col Anthony J Gallo Jr says senior intelligence officials, worried by apparent ease with which spies penetrate US security, are debating establishment of anonymous hot line and reward system to encourage public reports of suspicious activities (M))**  
KELLER, BILL

New York Times , Col. 1 , Pg. 7 , Sec. 1

Saturday August 24 1985

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

**Descriptors:** UNITED STATES ARMAMENT AND DEFENSE; HOT LINES; ESPIONAGE

**Personal Names:** GALLO, ANTHONY J JR (COL); KELLER, BILL

**...intelligence officials, worried by apparent ease with which spies penetrate US security, are debating establishment of anonymous hot line and reward system to encourage public reports of suspicious activities (M))**

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9/5,K/21 (Item 3 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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08052458 **NYT Sequence Number:** 000000000228

## **TREASURY WILL ADDRESS MONEY LAUNDERING IN SECURITIES INDUSTRY**

Wall Street Journal , Col. 6 , Pg. 25C , Sec. C

Monday February 28 2000

**Document Type:** Newspaper **Journal Code:** WSJ **Language:** English **Record Type:** Abstract

### **Abstract:**

Treasury plans to propose rule later this year that would require securities industry to reports suspicious transactions, to assist effort to combat money laundering; is considering extending **suspicious- activities report (SAR)** rule to insurance industry as well (M)

**Company Names:** TREASURY DEPARTMENT

**Descriptors:** STOCKS AND BONDS; INSURANCE; BANKS AND BANKING; MONEY LAUNDERING; REGULATION AND DEREGULATION OF INDUSTRY

### **Abstract:**

...to propose rule later this year that would require securities industry to reports suspicious transactions, to assist effort to combat money laundering; is considering extending **suspicious-activities report (SAR)** rule to insurance industry as well (M)

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9/5,K/13 (Item 7 from file: 474)

DIALOG(R)File 474: New York Times Abs

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07968087 **NYT Sequence Number:** 038385020717

## **MONEY TRANSFERS BY HIJACKERS DID NOT SET OFF ALARMS FOR BANKING REGULATORS**

Risen, James

New York Times , Col. 1 , Pg. 16 , Sec. A

Wednesday July 17 2002

**Document Type:** Newspaper **Journal Code:** NYT **Language:** English **Record Type:** Abstract

### **Abstract:**

Investigators say that even as Sept 11 hijackers pumped hundreds of thousands of dollars into commercial banks to finance terrorist operation, they never tripped any of American banking system's **alarms** intended to **warn** federal regulators of suspicious movements of cash; moved at least \$325,000 into about 35 American accounts without any of banks' issuing **reports of suspicious activities**; new details on the financing of attacks become public as House subcommittee on terrorism and homeland security prepares to release report on intelligence lapses and abilities before Sept 11 (M)

**Company Names:** Al Qaeda (Terrorist Group)

**Descriptors:** Terrorism; Airlines and Airplanes; Hijacking; World Trade Center (NYC); Finances; Banks and Banking; Security and Warning Systems; Intelligence Services; Terrorism

**Personal Names:** Risen, James

**Geographic Names:** New York City; Washington (DC)

## **MONEY TRANSFERS BY HIJACKERS DID NOT SET OFF ALARMS FOR BANKING REGULATORS**

**Abstract:**

**...Sept 11 hijackers pumped hundreds of thousands of dollars into commercial banks to finance terrorist operation, they never tripped any of American banking system's alarms intended to warn federal regulators of suspicious movements of cash; moved at least \$325,000 into about 35 American accounts without any of banks' issuing reports of suspicious activities; new details on the financing of attacks become public as House subcommittee on terrorism and homeland security prepares to release report on intelligence lapses and...**

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9/5,K/2 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09937660

**City aids Met in laundering fight**

UK: Rise in reporting of money laundering

Guardian ( GN ) 26 Nov 2002

**Language:** ENGLISH

Overall, police are pleased that money laundering reporting after 11 September has increased. Banks, stockbrokers, financial advisers, casinos and bureaux de change have all reacted so well that **reports of suspicious activity** have nearly doubled. Solicitors and accountants remain much more reticent though much to police chagrin. Only 1% of the 31,000 reports emanated from lawyers and only 0.35% came from accountants. 130 UK arrests have been made but only 59 charges were successfully upheld. It is thought US\$ 50bn are laundered globally each year. So far this year UK police have recovered around GBt 10mn (US\$ 15.81mn). \*

**Product:** Engineering NEC (8527);

**Event:** Marketing Procedures (24); Law & Order (98);

**Country:** United Kingdom (4UK);

...pleased that money laundering reporting after 11 September has increased. Banks, stockbrokers, financial advisers, casinos and bureaux de change have all reacted so well that **reports of suspicious activity** have nearly doubled. Solicitors and accountants remain much more reticent though much to police chagrin. Only 1% of the 31,000 reports emanated from lawyers...

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9/5,K/3 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09686323

**Wolfsberg-Gruppe verschUrt Kampf gegen Terror**

Switzerland: Bank guidelines for terror accounts

NZZ Online ( UDL ) 29 Jan 2002

**Language:** GERMAN

The Wolfsberg Gruppe, a group of 12 Swiss banks of which UBS and Credit Suisse are members, has published guidelines for dealing with accounts suspected of being used to finance terrorist organisations. The guidelines claim that unlike in cases of money-laundering, money that is used to finance terrorism has not necessarily been obtained illegally, and this means that governments and banks must work together more than ever before. According to the group, the most important tool for this coordination is the lists of suspected terrorists, as a result of which the banks can **report suspicious activities**. It was seen as important that the banks were able to **report suspicious activities** without breaching client confidentiality, and that the guidelines for client identification were strictly observed.

**Company:** UBS; CREDIT SUISSE

**Product:** Retail Banking Services (6006); Clearing Banks (6010CB ); Commercial Banks (6020);

**Event:** National Government Economics (94); Law & Order (98);

**Country:** Switzerland (5SWI);

...According to the group, the most important tool for this coordination is the lists of suspected terrorists, as a result of which the banks can **report suspicious activities**. It was seen as important that the banks were able to **report suspicious activities** without breaching client confidentiality, and that the guidelines for client identification were strictly observed.

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## **V. Additional Resources Searched**

No additional results of relevance found in the additional databases identified in the coverpage correspondence.